

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jeffrey Andrew Bynon
Christine Bynon
Debtors

Case No. 22-00575-MJC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jul 06, 2022

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 08, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Jeffrey Andrew Bynon, Christine Bynon, 34 White Birch Lane, Hunlock Creek, PA 18621-3341
cr	+ Choice One Community Credit Union, 101 Hazle Street, Wilkes-Barre, PA 18702-4305
5467011	+ Choice One FCU, 101 Hazle Street, Wilkes Barre, PA 18702-4305
5467012	+ E Blake Collins, 159 George Avenue, Wilkes Barre, PA 18705-3028
5467013	Geisinger, P O Box 983154, Boston, MA 02298-3154
5467014	+ Geisinger, P O Box 829703, Philadelphia, PA 19182-9703

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Jul 06 2022 22:38:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5467836	+ EDI: AISACG.COM	Jul 06 2022 22:38:00	Ally Bank, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5467007	+ EDI: GMACFS.COM	Jul 06 2022 22:38:00	Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901
5467008	+ EDI: CAPITALONE.COM	Jul 06 2022 22:38:00	Capital One, P.O. Box 31293, Salt Lake City, UT 84131-0293
5467015	EDI: JPMORGANCHASE	Jul 06 2022 22:38:00	JPMCB-Card Services, 301 N. Walnut Street, Floor 9, Wilmington, DE 19801
5467016	+ Email/PDF: ebnotices@pnmac.com	Jul 06 2022 18:47:12	Pennymac Loan Services, LLC, 6101 Condor Drive, Moorpark, CA 93021-2602
5467017	+ EDI: WTRRN BANK.COM	Jul 06 2022 22:38:00	TD Bank USA/Target Credit, 7000 Target Parkway N., Mail Stop NCD-0450, Brooklyn Park, MN 55445-4301

TOTAL: 7

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5467009	*+	Capital One, P.O. Box 31293, Salt Lake City, UT 84131-0293
5467010	*+	Capital One, P.O. Box 31293, Salt Lake City, UT 84131-0293

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 08, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 6, 2022 at the address(es) listed below:

Name	Email Address
John Fisher	on behalf of Creditor Choice One Community Credit Union johnvfisher@yahoo.com fisherlawoffice@yahoo.com
Kevin M Walsh	on behalf of Debtor 1 Jeffrey Andrew Bynon KMWesq@aol.com law297@aol.com
Kevin M Walsh	on behalf of Debtor 2 Christine Bynon KMWesq@aol.com law297@aol.com
Lisa Ann Rynard (Trustee)	larynard@larynardlaw.com aburd@pkh.com,PA88@ecfbis.com
Rebecca Ann Solarz	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1

Jeffrey Andrew Bynon

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3894

EIN --

Debtor 2

Christine Bynon

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4723

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:22-bk-00575-MJC

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jeffrey Andrew Bynon

Christine Bynon

7/6/22**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.